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MAIL STOP: Amendment on 4/5/2007.

PATENT
Attorney Docket No.: 020375-000220US

TOWNSEND and TOWNSEND and CREW LLP

By: Jose R. Lopez, Jr.
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH
STORED VALUE FUND

Customer No.: 20350

Confirmation No. 1069

Examiner: Charles, Debra F.

Technology Center/Art Unit: 3691

AMENDMENT

MAIL STOP: AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed January 10, 2007, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 8 of this paper.